

A Member Retiring from a Non-Participating System

A member who retires from a non-participating system is eligible to add the PEEHIP Hospital Medical Plan on the date of retirement. If the member had a Hospital Medical Plan with his or her school system immediately prior to retirement, the member can enroll in PEEHIP with no waiting periods.

If the member did not have a Hospital Medical Plan with his or her school system, the member can enroll in single PEEHIP or the PEEHIP Supplemental Plan but will be required to serve a 270-day waiting period on pre-existing conditions unless proof of previous coverage is received and approved by PEEHIP.

If the retiring member only had single coverage, he or she cannot add family coverage on the date of retirement. In this situation, the retiring member must wait until the Open Enrollment period to add family coverage.

The retiring employee can only enroll in the PEEHIP Hospital Medical Plan or PEEHIP Supplemental Plan and not the Optional Plans on his or her date of retirement if the employee retires outside of the Open Enrollment period. The employee cannot add any Optional Plans until the Open Enrollment period.

The retiring employee may be eligible to begin combining insurance allocations with his or her spouse if both are independently eligible for PEEHIP. Members should contact PEEHIP for eligibility requirements. Generally, it is more cost effective for married couples who are both eligible for PEEHIP to combine insurance allocations and carry family Hospital Medical coverage instead of having two individual policies.